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## **Social Security: With You Through Life's Journey...**



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**MILWAUKEE COUNTY  
BEHAVIORAL HEALTH  
FEBRUARY 11, 2021**



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# We're With You If The Unexpected Happens



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## Definition of Disability - Adult

### The Social Security Act defines disability as:

- a person who cannot work due to a severe medical condition that has lasted, or is expected to last, at least one year or result in death; or
- the person's medical condition must prevent him or her from doing substantial gainful employment – work that he or she did in the past, and it must prevent the person from adjusting to other work.



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## Social Security Disability Insurance (SSDI)

### What is it?

SSDI provides a monthly benefit to people who are no longer able to work because of a significant disabling condition(s). SSA does not pay partial or temporary disability benefits.

### Who is it for?

People who cannot perform substantial work activity may qualify if they:

- have medical condition(s) expected to last at least 12 months or result in death
- are younger than full retirement age (FRA) and earn less than the substantial gainful activity (SGA) limit
- have recent work and a certain number of work credits based on age

**[ssa.gov/disability/](https://ssa.gov/disability/)**



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## Requirements for Getting Disability Benefits

To be eligible for disability benefits, you must meet two different earnings tests:

- a recent work test, and
- a duration of work test.

**Note:** Certain blind workers have to meet only the duration of work test.



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## Rules for Duration of Work Test

If you become disabled	Then you generally need
Before age 28	1.5 years of work
Age 30	2 years
Age 34	3 years
Age 38	4 years
Age 42	5 years
Age 46	6 years
Age 48	6.5 years
Age 50	7 years
Age 52	7.5 years

**NOTE:** This table doesn't cover all situations.



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## When should I apply for disability benefits?

- Apply as soon as you become disabled.
- Processing an application for disability benefits can take four to six months.
- We may be able to process your application faster if you help us by getting any other information we need.



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## Disability Determination Services Office - State

- This state agency completes the initial disability determination decision for us.
- Doctors and disability specialists in the state agency ask your doctors for information about your condition(s). They'll consider all the facts in your case.
- They'll use the medical evidence from your doctors, hospitals, clinics, or institutions where you've been treated.



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## We'll tell you our decision...

- When the state agency makes a determination on your case, we'll send a letter to you.
- If approved, the letter will show the amount of your benefit, when your payments start, and your reporting responsibilities.
- If not approved, the letter will explain why and tell you how to appeal the determination if you don't agree with it.



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## If Claimant Disagrees With Social Security's Decision

Four levels of appeal:

1. Reconsideration
2. Hearing by Administrative Law Judge (ALJ)
3. Review by Appeals Council
4. Federal Court review

Generally, claimant has 60 days after receiving decision notice to request any appeal.



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## SSDI: Benefits for the Family

### Spouse

- At age 62
- At any age if caring for child who is under 16 or disabled
- Divorced spouses may qualify

### Child

- Not married under age 18 (under 19 if still in high school)
- Not married and disabled before age 22



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## You need to tell Social Security if...

- you have an outstanding warrant for your arrest
- you are convicted of a crime
- you violate a condition of parole or probation
- you return to work



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## Social Security Has Two Disability Programs

Social Security Disability Insurance	Supplemental Security Income
Payments come from the Social Security trust funds and are based on a person's earnings.	Payments come from the general treasury fund, NOT the Social Security trust funds. SSI payments are not based on a person's earnings.
An insurance that workers earn by paying Social Security taxes on their wages.	A needs-based public assistance program that does not require a person to have work history.
Pays benefits to disabled individuals who are unable to work, regardless of their income and resources.	Pays disabled individuals who are unable to work AND have limited income and resources.
Benefits for workers with insured status or for adults disabled prior to age 22 on a retired, disabled, or deceased parent's record.	Benefits for children and adults in financial need. Must have limited income and limited resources.



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## Supplemental Security Income (SSI)

### What is it?

SSI is a federal program that provides monthly payments to people who have limited income and resources.

### Who is it for?

People who are 65 or older, as well as for those of any age, including children, who are blind or who have disabilities and have limited income and resources.

[ssa.gov/benefits/ssi/](https://ssa.gov/benefits/ssi/)



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## Requirements for Getting SSI

- Your income – money you receive such as wages, Social Security benefits, and pensions. Income also includes such things as food and shelter.
- Your resources – things you own such as real estate, bank accounts, cash, stocks, and bonds.
- Where you live – must live in the U.S., or Northern Mariana Islands. If you're not a U.S. citizen, but you are lawfully residing in the United States, you still may be able to get SSI.



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## Income

Earned	Unearned
Wages	SSA benefits
Net earnings from self-employment	Veterans benefits
Payment for services in sheltered workshop	Unemployment benefits
	Interests
	Pensions
	Cash from family/friends



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## Resources

Included Resources	Excluded Resources
Bank Accounts (CDs, IRAs)	Home in which you live
Stocks, Bonds, 401Ks (Liquid Assets)	First car
Second Car	Burial plots for self & family
Life Insurance	Some resources set aside for burial
Property other than where you live	

**Individual Limit: \$2,000 / Couples Limit: \$3,000**



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## Living Arrangements

Living arrangements are another factor to determine how much SSI a person can get. Benefits may vary depending on where you live:

- In someone else's household
- In an institution – generally \$30/month maximum
- In a group care or board and care facility



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## What to Report Under SSI

- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• change of address</li> <li>• change in living arrangements</li> <li>• change in earned and unearned income</li> <li>• change in resources</li> <li>• death of a spouse or anyone in your household</li> <li>• change in marital status</li> <li>• change in citizenship or immigration status</li> <li>• change in help with living expenses from friends or relatives</li> <li>• eligibility for other benefits or payments</li> <li>• admission to or discharge from an</li> </ul> | <ul style="list-style-type: none"> <li>institution (i.e. hospital, nursing home, jail, etc.)</li> <li>• change in school attendance (if under age 22)</li> <li>• change in legal alien status</li> <li>• sponsor changes of income, resources, or living arrangements for aliens</li> <li>• leaving the U.S. for a full calendar month or for 30 consecutive days or more</li> <li>• an unsatisfied felony or arrest warrant for escape from custody, flight to avoid prosecution or confinement, or flight-escape</li> </ul> |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|



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## SSI Requirements for Children

- Disabled children living in households with limited income and resources may be eligible to receive SSI benefits.
- For eligibility, the income and assets of the disabled child and parent(s) living in the household are assessed.

### Children's income examples:

- Child support
- Social Security auxiliary benefits
- Gifts



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## Deeming

### What is it?

The process of determining how much of a parent(s) income and resources will count is called deeming.

### When does it apply?

If the parent(s) has income and/or resources that we must consider and:

- the child is under 18; and
- lives at home with his or her natural, or adoptive parents(s); or
- lives away at school, but comes home on some weekends, holidays, or school vacations and is subject to parental control.



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## SSI Determination for Children Turning 18

- We make a new disability determination using the adult rules.
- We no longer count the income and resources of parent(s) for eligibility.
- If the child continues to live with parent(s) but does not pay for food or shelter, a lower SSI payment may apply.
- An SSI application can be made as early as the day of the 18th birthday.



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## How to Apply for SSI (Adult)

**You can begin the process and complete a large part of your application online!**

You may be eligible to complete your application online if you:

- are between the ages of 18 and 65;
- have never been married;
- are a U.S. citizen;
- haven't applied for or received SSI benefits in the past; and
- are applying for Social Security Disability Insurance at the same time as your SSI claim.



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## The Ticket to Work Program

- Social Security and Supplemental Security Income disability beneficiaries can get help with training and other services they need to go to work **at no cost to them**.
- Most disability beneficiaries are eligible to participate in the Ticket to Work program and can select an approved provider of their choice who can offer the kind of services they need.

<https://choosework.ssa.gov/about/index.html>



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## ABLE (Achieving a Better Life Experience) Act

- Signed into law December 2014
- Allows certain individuals with disabilities and their families to save money in a tax advantaged savings and investment account, similar to a 529 College Savings Account
- Limits eligibility to individuals who became disabled before turning 26
- Account must be administered by a qualified ABLE program which is available in most states.



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## ABLE Account Limits & Qualifying Expenses

- Save up to \$100,000 without affecting benefits.
- Money in ABLE accounts can cover qualified disability expenses.
  - Some of these expenses include:
    - Housing
    - Education
    - Healthcare
    - Transportation
    - Assistive technology
    - Personal support services
    - Job training



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## ABLE Act

- Currently, 40 states and Washington, DC have established ABLE programs.
- Beneficiaries can enroll in an ABLE program in their state or another state that accepts out-of-state residents.
- Visit our web sites:  
<https://www.ssa.gov/ssi/spotlights/spot-able.html> or  
<https://choosework.ssa.gov/blog/2016-12-19-getting-to-know-the-able-act>  
 to learn more about ABLE accounts.



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## Medicare and Medicaid

**Medicare** – federal health insurance program for people 65 or older and people who have been getting disability benefits for 24 consecutive months. 2021-\$148.50

**Medicaid** – state health program for people with low incomes and limited resources.

- In most states, children who get SSI qualify for Medicaid.
- In many states, Medicaid comes automatically with SSI eligibility.



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## Compassionate Allowances (CAL)

- A way of quickly identifying diseases and other medical conditions that invariably qualify under the Listing of Impairments based on minimal objective medical information
- Allows Social Security to target the most obviously disabled individuals for allowances based on objective medical information that we can obtain quickly
- Is not a separate program from the Social Security Disability Insurance or Supplemental Security Income programs

[ssa.gov/compassionateallowances](https://ssa.gov/compassionateallowances)



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## Wounded Warriors & Veterans

Wounded warriors and veterans with 100% Permanent & Total disability ratings from the VA may be able to get expedited medical decisions on SSDI and SSI applications.

[ssa.gov/veterans](https://ssa.gov/veterans)



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## If Claimant Disagrees With Social Security's Decision

Four levels of appeal:

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Generally, claimant has 60 days after receiving decision notice to request any appeal.



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## The Red Book – “A Guide to Work Incentives”

- The Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) programs include a number of employment support provisions commonly referred to as work incentives.
- The Red Book is a general reference tool, updated yearly, designed to provide a working knowledge of these provisions.
- Primarily for educators, advocates, rehabilitation professionals, and counselors who serve persons with disabilities.

[ssa.gov/redbook](https://ssa.gov/redbook)



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## What's New in 2021?

- The Substantial Gainful Activity (SGA) amount for individuals with disabilities, other than blindness, is \$1,310 per month for 2021.
- The SGA amount for individuals who are blind is \$2,190 per month.
- The monthly earnings amount that we use to determine if a month counts as a Trial Work Period month is \$940 per month.
- The Supplemental Security Income (SSI) Federal Benefit Rate (FBR) is \$794 per month for an eligible individual and \$1,191 per month for an eligible couple.



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## What's New in 2021?

- The amount of earnings that will have no effect on eligibility or benefits for SSI beneficiaries who are students is \$7,770 per year. The amount of earnings that we can exclude each month, until we have excluded the maximum for the year, is \$1,930 per month.
- The monthly Medicare Part A Hospital Insurance base premium for less than 30 credits is \$471.
- The Part B Supplemental Medical Insurance monthly base premium is \$148.50. Some people with higher incomes will pay a higher amount.
- We now offer the option to advance designate a representative payee. Advance designation allows you to designate up to three individuals who could serve as a representative payee for you if the need ever arises.



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## How to Apply for Benefits



File online for Retirement, Spouse, Disability, or Medicare Only

- If you are disabled, you can file for Retirement and Disability with same application if you are at least 62 but not yet FRA
- Survivor\* application is not available online



Schedule phone appointment at 1-800-772-1213



Schedule in-office appointment at 1-800-772-1213

***\*Child and survivor claims can  
only be done by phone or in office.***



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**Social Security**

 SEARCH
  MENU
  LANGUAGES
  SIGN IN / UP



**Putting you in control...**  
Learn what you can do online



**Retirement**



**Disability**



**Employers:**  
File W-2s online



**Get to know**  
your Social Security



**my Social Security**

Check out your *Social Security Statement*, change your address & manage your benefits online today.



**Social Security Number**

Your Social Security number remains your first and continuous link with Social Security.



**Retirement Estimator**

Calculate your benefits based on your actual Social Security earnings record.



**FAQs**

Get answers to frequently asked questions about Social Security.

## my Social Security Services

If you receive benefits or have Medicare, you can:

- Opt out of mailed notices for those available online;
- Request a replacement Social Security card if you meet certain requirements;
- Report your wages if you work and receive Disability Insurance (SSDI) and/or Supplemental Security Income (SSI) benefits;
- Get a benefit verification letter as proof that you are getting benefits;
- Check your benefit and payment information and your earnings record;
- Change your address and phone number;
- Start or change direct deposit of your benefit payment;
- Submit your advance designation of representative payee request;
- Request a replacement Medicare card; and
- Get a replacement SSA-1099 or SSA-1042S for tax season.

**[ssa.gov/myaccount/what.html](https://ssa.gov/myaccount/what.html)**



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## *my* Social Security Services

If you do not receive benefits, you can:

- View retirement benefit estimates at different ages or dates when you want to start receiving benefits;
- View possible spouse's benefits;
- Request a replacement Social Security card if you meet certain requirements;
- Check the status of your application or appeal;
- Get a benefit verification letter as proof that you are not getting benefits;
- Get your Social Security Statement to review:
  - Estimates of your future retirement, disability, and survivor benefits;
  - Your earnings once a year to verify the amounts that we posted are correct; and
  - The estimated Social Security and Medicare taxes you've paid.

**[ssa.gov/myaccount/what.html](https://ssa.gov/myaccount/what.html)**



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## How to Open a *my* Social Security Account

1. Visit [ssa.gov/myaccount](https://ssa.gov/myaccount)
2. Select: "Sign In or Create an Account"
3. Provide some personal information to verify your identity (answer "out of wallet" questions)
4. Choose a username and password
5. Select how to receive a security code every time you access your account (text or email)



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## my Social Security

You can assist someone in creating a **my Social Security** account if they: are with you;

- have their own email address;
- can answer the “out of wallet” questions; and
- have been appointed a payee.

You cannot create a **my Social Security** account on behalf of another person by using another person's information or identity, even if you have that person's written permission.

For example, you cannot create an account for another person:

- with whom you have a business relationship;
- for whom you are a representative payee; or
- for whom you are an appointed representative.



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## Scam Awareness & Social Security

- We do contact citizens - generally those who have ongoing business with Social Security - by telephone for customer-service purposes.
- Social Security employees will never threaten you for information; we will not state that you face potential arrest or other legal action if you fail to provide information.
- In those cases, the call is fraudulent, and you should just hang up. Don't give out any information.



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**Questions?**

